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A PROFESSIONAL CORPORATION

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INCORPORATED IN 1970

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PLEASE REFER TO: 20060268;001

February 7, 2006

Gloria S Pahl
2300 E 14Th St
Farmington NM 87401-7515

Creditor: DISCOVER BANK
Amount: $12106.67 + interest from 02/01/2006
Acct. #: 6011009960675937

Dear Gloria S Pahl:

You are herein advised that this office has been retained to assist in the collection on the above debt which is due and owing by you. It is our understanding that you have been contacted previously regarding the collection of this debt. This letter attempts to collect the same debt. Any information obtained will be used for that purpose.

Unless this office is notified within thirty (30) days after receiving this notice that the validity of this debt or any portion thereof is disputed, this office will assume this debt is valid. If this office is notified in writing within thirty (30) days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail a copy of such judgment or verification. If this office is requested in writing within thirty (30) days after receiving this notice, this office will provide the name and address of the original creditor, if different from the current creditor.

Considering the foregoing, we request that this office be contacted to discuss the debt in an amicable manner. We sincerely hope that this matter can be resolved through cooperation and communication.

We look forward to hearing from you in the very near future.

Sincerely,

FAIRFIELD, FARROW & STROTZ, P.C.

Paige D. Hessen, Esq.

PDH:mlb

*PLEASE CONTACT EDNA PACHECO, COLLECTIONS PARALEGAL

EXHIBIT
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